

Report to the Community 2010-2011



LEATHER / TRADES



Mayor's Remarks

It is an honor to present the 2010-2011 Annual Report of the Affordable Housing Trust Fund. In its brief ten year history, the Trust Fund has become a powerful tool, investing in a variety of housing solutions that create, expand and preserve affordable housing and housing services in the City.

Per the enabling ordinance, the City's Use Tax provides a stable pool of revenue dedicated to affordable housing. The eleven member appointed Commission provides expertise and the direction of resources needed to positively impact St. Louis' most critical housing issues. The Affordable Housing Commission (AHC) awards these funds to partner agencies that provide housing solutions.

The more recent economic downturn and its devastating affect on the housing market and the foreclosure crises have put even more pressure on families who are cost-burdened by the price they pay for housing. Many pay more than 30% of their income for housing or live in severely substandard homes. As tough as it is, the housing crisis would be far worse in St. Louis without the Affordable Housing Commission.

The single, greatest expenditure for most families is typically housing. Its importance should not be underestimated. Our home is where we are nourished and where hopes and dreams and families grow. No household, no family, and no individual should be forced to accept substandard or unsafe living conditions simply to find housing that's affordable. A safe and stable home environment allows children to become more successful in school, workers are more productive, and neighborhoods thrive.

For every AHC dollar invested in affordable housing construction projects, \$25 is invested by other sources of funds. Our impact is possible because we capitalize on the brain trust, financial strength, commitment, and synergy from our partner agencies. In less than ten years, the Trust Fund has invested more than \$20 million (in construction projects, alone) to finance more than 1,000 new, rehabilitated, or preserved affordable housing units, and leverage an additional \$400 million from government sources, private lenders, investors, nonprofit and faith-based organizations, and other contributors. Aside from these numbers, the City has benefited through improved property values, stabilized neighborhoods, construction jobs, and increased economic activity.

AHC is also funding a foreclosure prevention alliance that is helping families refinance and recover from delinquent mortgages. Five agencies accepted my challenge in 2008 to save families from foreclosure. In 2010, their results garnered national attention when the City received the National League of Cities' Award for Municipal Excellence for its proactive approach to combating the housing crisis, one-home-at-a-time. Since its inception, the St. Louis Alliance for Homeownership Preservation has provided counseling, intervention and financial support that has saved approximately 1,275 homes from foreclosure, to date, helped families remain intact, and preserved household assets and homeowner dignity. In the few situations where foreclosure could not be prevented, the Alliance helped families transition to affordable rental housing to avoid becoming homeless – an often tragic outcome of the housing crises.

Because annual reports usually focus on overall statistics, milestones and results, they tend to overlook specific projects and the inspired stories behind them. Accomplishments and common themes behind the Affordable Housing Commission's projects are: people working together to create a greater good; restored dignity when families become self sufficient; and the affirming hope when individuals recover from chemical dependency or homelessness. This report is full of numbers and benchmarks that keep us on track. It includes the number of housing units funded, households assisted, shelter bed nights provided, and meals served. The calculation you won't see is the immeasurable benefit to society when individuals regain their lives and become productive members of our community.

I would like to recognize the staff and personally thank the Commission for the generous donation of their time and expertise this past year. Their decisions impact people's lives, they make a difference, and they make St. Louis a great City to call home!

Francis G. Slay
Francis G. Slay
MAYOR

Chairman's Remarks



Affordable Housing. The term has almost become a cliché, but the need for affordable housing is a stark reality for most of us today. Perhaps not since the great depression has there been more attention and more of a call for action.

In 2010, I served as Vice Chair of the Commission and watched former Chairman Phil Fingerhut skillfully

balance issues pertaining to transitional housing, new construction, accessibility and foreclosure prevention.

I accepted the reigns after years of service to the Commission, acknowledging the challenge of difficult financial times. I am grateful for the efforts of the current and prior commissioners who have diligently served the city and our mission.

This report highlights the Commission's efforts to balance the critical needs for housing for some of the most vulnerable populations while promoting city living and neighborhood stabilization. This is a small glimpse into one facet of the work that this great City does to enhance the quality of life of its residents.

As we strive to make a difference in the lives of so many, I am reminded of Mayor Slay's leadership, his commitment to providing quality, safe and affordable housing for all citizens and the incredible responsibility he has for weighing all the critical issues impacting St. Louisans.

On behalf of the Affordable Housing Commission and its dedicated and talented staff, I thank you for your support. The Commission will continue to make a difference, where we can, in the lives of St. Louis City residents.

Sincerely,

Consuelo H. Wilkins

Consuelo H. Wilkins, M.D.
Chairman, Affordable Housing Commission



LEATHER TRADES

(PICTURED ABOVE)

St. Louis has a wealth of historically significant and structurally sound buildings. The Leather Trade Building is an 8-story warehouse that was built in 1912. In 2010, Commission funds helped preserve this structural asset and transform it into affordable rental housing that will serve current and future generations.

Executive Director's *report*



The Commission awarded \$9 million in grants and loans to non-profit agencies and developers in fiscal years 2010 and 2011. Funds helped to provide homes and services for low and moderate income City residents. This funding made it possible for the City and the Commission to improve quality of life for these citizens and improve our neighborhoods.

By ordinance, all funds awarded by the Commission must benefit families and individuals with incomes at or below 80% of the area median, with 40% benefiting families and individuals with incomes at or below 20% of the area median. Twenty percent of area median income is \$13,662 for a family of four; \$54,650 is 80% of area median income, also for a family of four. Income limits are adjusted for family size.

The Commission provides funds for the creation of new affordable homes, accessibility modifications, homeless services and home repair, among other activities. Examples of services and activities funded include the following:

- 211 new homes, including single-family homes, rental homes and condominiums;
- 220 accessibility-related home modifications for people with disabilities and senior citizens;
- 491,463 bed-nights, meals, counseling sessions and other forms of support services for the homeless;
- Transitional housing for 1,413 individuals provided by ten local organizations; and
- Rent, mortgage and utility assistance for 2,405 households through a variety of non-profit agencies.

The Commission also continued its support of the St. Louis Alliance for Homeownership Preservation. This group of five non-profit agencies accepted Mayor Slay's challenge to work together to provide counseling and mortgage assistance to families in jeopardy of losing their homes to foreclosure. The Commission approved \$220,000 for the project in FY 10 and \$176,000 in FY 11 resulting in more than 1,000 families being impacted by the group's work.

The Commission continued its support of traditional programs to help victims of domestic violence; homeless veterans received specialized support and counseling, and more than 2,000 families received financial aid with rent, mortgage or utility assistance thereby averting homelessness due to inhabitable conditions or loss of lease.

The Affordable Housing Commission continues to fill a void for so many. To housing developers, AHC is the gap-financier. For many non-profit agencies we are the funding source that covers overhead and keeps the doors open, and to the general public we are often the hot meal, warm bed or emergency assistance provider that makes their lives tolerable until times get better.

It is rewarding work that couldn't occur without the knowledge and commitment of staff, Commissioners and the full support and backing of our Mayor, Francis Slay. His leadership and insistence that St. Louis be a better place for all of its citizens is the force that drives our success. I am thankful for his continued leadership, vision and support. Together we all work to make St. Louis a better place to live, work and raise a family.

Angela M. Conley

Angela Morton Conley
Executive Director

CURRENT COMMISSIONERS



Dr. Consuelo Wilkins, Chair
Healthcare
Representative



Michael Sorth, Vice Chair
Financial/Banking Industry
Representative



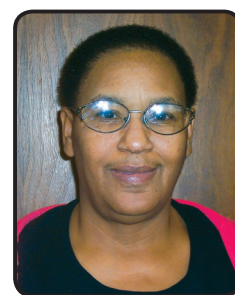
John Albert
Community-At-Large
Representative



Ifetayo-Davidson Cade
Community-At-Large
Representative



Nancy Enos
Disabled Community
Representative



Paula Foster
Tenant in Subsidized/Rent
Assisted Housing Representative



Judge David C. Mason
Community-At-Large
Representative



Derrick Thomas
Home Builder
Representative

Thank You

Mayor Slay and the City of St. Louis wish to thank those appointees who also served the Commission with diligence and commitment during the time period covered by this report:

Phil Fingerhut
Ann Bannes

Renato T. Foronda
Lisa Gould-Walker

staff



Support Staff

(FROM LEFT TO RIGHT)

Nancy Hohmann
Community Development Specialist II

Sheryl Luxen
Account Clerk II

Loretta Hiner
Housing Analyst, Senior

Sherrell Jacobs
Secretary II



improving
THE QUALITY OF LIFE

For a list of current awards and Commissioners
please visit our website at:
www.affordablehousingcommissionstl.org

FY 2010 PROJECTS AWARDED

| Agency | Project/Program Name | Number Homes/ Number Served | Type of Service | Total Amount Awarded | Serves 20% of Area Median Income? | % to 20% AMI | Amount to 20% AMI |
|---|--|--------------------------------------|---------------------|----------------------------|---|-------------------|---------------------------|
| Accessibility Modifications: | | | | | | | |
| Paraquad, Inc. | Home Access Program (HAP) | 8 | home modifications | \$18,000 | Yes | 25% | \$4,500 |
| Paraquad, Inc. | Rental Home Access Program (RHAP) | 3 | home modifications | \$10,000 | | | |
| Senior Home Security dba Home Services, Inc. | Minor Home Repair/Accessibility Modifications | 98 | home modifications | \$90,000 | | | |
| TOTAL ACCESSIBILITY MODIFICATIONS: | | 109 | | \$118,000 | | 4% | \$4,500 |
| Construction/Major Rehabilitation: | | | | | | | |
| Dominium Amulet Acquisitions | Leather Trades Building | 86 | rental homes | \$100,000 | | | |
| Greater New Vision Ministries, Inc. | Jerusalem House | 10 | rental homes | \$100,000 | | | |
| Habitat for Humanity St. Louis | Habitat for Humanity JVL 2010 | 6 | single family homes | \$222,000 | | | |
| North Tower Group | Southtowne Apartments | 40 | rental homes | \$425,000 | Yes | 7% | \$29,651 |
| Peter & Paul Community Services, Inc. | Baden Safe Haven & Apartment Program | 48 | rental homes | \$200,000 | Yes | 52% | \$104,167 |
| TOTAL HOMES PRODUCED: | | 190 | | \$1,047,000 | | 13% | \$133,818 |
| Education and Counseling: | | | | | | | |
| Better Family Life, Inc. | Homebuyer Education & Financial Literacy | 170 | people served | \$40,000 | | | |
| St. Patrick Center | Housing Support Program | 275 | people served | \$175,000 | Yes | 100% | \$175,000 |
| TOTAL EDUCATION/COUNSELING BENEFICIARIES: | | 445 | | \$215,000 | | 81% | \$175,000 |
| Education/Training & Rent/Mortgage Subsidies: | | | | | | | |
| Employment Connection | Project Homecoming Veterans | 73 | people served | \$20,000 | Yes | | \$20,000 |
| St. Patrick Center | Homeless Prevention Project | 298 | people served | \$100,000 | Yes | 100% | \$100,000 |
| TOTAL EDUCATION/TRAINING & RENT/MORTGAGE SUBSIDIES: | | 371 | | \$120,000 | | 100% | \$120,000 |
| Neighborhood Stabilization: | | | | | | | |
| Community Development Administration | Management Assistance Program | 1,000 | nuisance abatements | \$375,000 | | | |
| CREATE, Inc. | Sullivan Place and Grand South Apartments | 1,270 | people served | \$80,000 | | | |
| TOTAL NEIGHBORHOOD STABILIZATION: | | 2,270 | | \$455,000 | | 0% | \$0 |
| Home Repairs: | | | | | | | |
| Dutchtown South | Dutchtown Emergency Home Repair | 9 | home repairs | \$45,000 | Yes | 10% | \$4,500 |
| Franciscan Connection | Stone-by-Stone Project | 87 | home repairs | \$13,500 | | | |
| Harambee Youth Training Corporation | Summer & After School Program | 16 | home repairs | \$70,500 | Yes | 40% | \$28,200 |
| Rebuilding Together - St. Louis | Rebuilding Day (Major Repairs Program) | 15 | home repairs | \$60,000 | Yes | 30% | \$18,000 |
| Rebuilding Together - St. Louis | Rebuilding Together Sustainable Improvements | 15 | home repairs | \$75,000 | | 47% | \$35,000 |
| St. Louis World Changers | St. Louis World Changers | 17 | home repairs | \$45,000 | | | |
| TOTAL HOME REPAIRS: | | 159 | | \$309,000 | | 28% | \$85,700 |
| Homeless Prevention/Shelter: | | | | | | | |
| CARES Outreach | The Bridge | 152,658 | meals served | \$295,000 | Yes | 100% | \$295,000 |
| City of St. Louis Dept. of Human Services | Project Support | 660 | served | \$10,000 | Yes | 100% | \$10,000 |
| Gateway Homeless Services, Inc. | Gateway Homeless Services Emergency Shelter | 42,000 | bed nights | \$475,000 | Yes | 100% | \$475,000 |
| Peter & Paul Community Services, Inc. | Emergency Shelter and Transitional Housing Program | 4,633 | bed nights | \$235,000 | Yes | 100% | \$235,000 |
| St. Martha’s Hall | St. Martha’s Hall | 250 | served | \$10,000 | Yes | 100% | \$10,000 |
| Shalom House | Shalom House Emergency Shelter Program | 572 | served | \$150,000 | Yes | 100% | \$150,000 |
| The Women’s Safe House | Homeless Prevention for Domestic Violence Victims | 50 | served | \$40,000 | Yes | 100% | \$40,000 |
| TOTAL HOMELESS PREVENTION/SHELTER: | | 200,823 | | \$1,215,000 | | 100% | 1,215,000 |
| Lead Remediation: | | | | | | | |
| Community Development Administration | City of St. Louis Lead Remediation Program | 75 | home remediations | \$250,000 | Yes | 8% | \$20,000 |
| TOTAL LEAD REMEDIATION | | 75 | | \$250,000 | | 8% | \$20,000 |
| Rent/Mortgage/Utility Subsidy: | | | | | | | |
| Adequate Housing for Missourians | Housing Assistance | 97 | families served | \$25,000 | Yes | 25% | \$6,250 |
| Cardinal Ritter Senior Services | Senior Adults Find Encouragement (SAFE) | 130 | families served | \$24,000 | Yes | 100% | \$24,000 |
| City Dept. of Human Services | City Wide Heating and Cooling Assistance | 347 | families served | \$100,000 | | | |
| Missouri EnergyCare, Inc. dba EnergyCare | Low Income Energy Assistance Program | 57 | families served | \$20,000 | | | |
| Paraquad, Inc. | Rental Assistance Program (RAP) | 41 | families served | \$27,000 | Yes | 10% | \$2,700 |
| Urban League of Metropolitan St. Louis | Rent/Mortgage/Utility Assistance | 398 | families served | \$63,000 | Yes | 100% | \$63,000 |
| TOTAL RENT/MORTGAGE/UTILITY SUBSIDY: | | 1,070 | | \$259,000 | | 37% | \$95,950 |
| Transitional Housing: | | | | | | | |
| Almost Home, Inc. | Continuum of Services | 22 | served | \$55,000 | Yes | 100% | \$55,000 |
| Center for Women In Transition | Emergency Housing for Female Ex-Offenders | 52 | served | \$40,000 | Yes | 100% | \$40,000 |
| Harris House Foundation | Recovery with Responsibility | 267 | served | \$32,000 | Yes | 100% | \$32,000 |
| Interfaith Residence (Doorways) | Doorways Jumpstart | 64 | served | \$20,000 | Yes | 100% | \$20,000 |
| Interfaith Residence (Doorways) | Doorways Housing Program | 283 | served | \$225,000 | Yes | 100% | \$225,000 |
| Peter & Paul Community Services, Inc. | Benedict Joseph Labre Center | 15 | served | \$80,000 | Yes | 100% | \$80,000 |
| Places for People, Inc. | Sullivan Street Apartments | 18 | served | \$60,000 | Yes | 100% | \$60,000 |
| St. Louis Transitional Hope House | Transitional Housing Program | 6 | served | \$115,000 | Yes | 100% | \$115,000 |
| St. Patrick Center | Rosatì Transitional Living Center | 14 | served | \$90,000 | Yes | 100% | \$90,000 |
| Society of St. Vincent DePaul CJM | Release to Rent Phase 7 | 37 | served | \$75,000 | Yes | 100% | \$75,000 |
| TOTAL TRANSITIONAL HOUSING: | | 778 | | \$792,000 | | 100% | \$792,000 |
| Foreclosure Prevention: | | | | | | | |
| St. Louis Alliance for Homeownership Preservation (five agencies) | Foreclosure Prevention/Mortgage Assistance | 630 | families served | \$220,000 | | | |
| TOTAL FORECLOSURE PREVENTION: | | 630 | | \$220,000 | | | |
| GRAND TOTALS: | | <u>206,920</u> | | <u>\$5,000,000</u> | | <u>53%</u> | <u>\$2,641,968</u> |

FY 2011 PROJECTS AWARDED

| Agency | Project/Program Name | Number Homes/ Number Served | Type of Service | Total Amount Awarded | Serves 20% of Area Median Income? | % to 20% AMI | Amount to 20% AMI |
|---|--|--------------------------------------|---------------------|----------------------------|---|-----------------|----------------------|
| Accessibility Modifications: | | | | | | | |
| Paraquad, Inc. | Home Access Program (HAP) | 8 | home modifications | \$14,400 | | | |
| Paraquad, Inc. | Rental Home Access Program (RHAP) | 3 | home modifications | \$8,000 | | | |
| Senior Home Security dba Home Services, Inc. | Minor Home Repair/Accessibility Modifications | 100 | home modifications | \$72,000 | | | |
| TOTAL ACCESSIBILITY MODIFICATIONS: | | 111 | | \$94,400 | | 0% | \$0 |
| Construction/Major Rehabilitation: | | | | | | | |
| Habitat for Humanity St. Louis | 2011 Build | 5 | single family homes | \$185,000 | | | |
| Neighborhood Enterprises, Inc. | 3515 Oregon | 2 | single family homes | \$50,000 | | | |
| North Sarah Limited Partnership | North Sarah Phase I | 10 | rental homes | \$400,000 | Yes | 40% | \$160,000 |
| Amanda Luckett Murphy Hopewell Center | Laclede Apartments | 4 | rental homes | \$20,000 | | | |
| TOTAL HOMES PRODUCED: | | 21 | | \$655,000 | | 24% | \$160,000 |
| Education and Counseling: | | | | | | | |
| Better Family Life, Inc. | Housing Counseling Program | 150 | people served | \$50,000 | | | |
| St. Louis Lead Prevention Coalition | Healthy Homes & Families Create Strong Communities | 70 | people served | \$8,000 | | | |
| St. Patrick Center | Housing Support Program | 200 | people served | \$140,000 | Yes | 100% | \$140,000 |
| TOTAL EDUCATION/COUNSELING BENEFICIARIES: | | 420 | | \$198,000 | | 71% | 140,000 |
| Education/Training & Rent/Mortgage Subsidies: | | | | | | | |
| Employment Connection | Project Homecoming Veterans | 15 | people served | \$16,000 | | | |
| St. Patrick Center | Homeless Prevention Project | 140 | people served | \$80,000 | Yes | 100% | \$80,000 |
| TOTAL EDUCATION/TRAINING & RENT/MORTGAGE SUBSIDIES: | | 155 | | \$96,000 | | 83% | 80,000 |
| Neighborhood Stabilization: | | | | | | | |
| Community Development Administration | Management Assistance Program | 660 | nuisance abatements | \$300,000 | | | |
| CREATE, Inc. | St. Louis Senior Apartment Transportation Project | 350 | people served | \$64,000 | | | |
| TOTAL NEIGHBORHOOD STABILIZATION: | | 1,010 | | \$364,000 | | 0% | \$0 |
| Home Repairs: | | | | | | | |
| Carondelet Community Betterment Federation, Inc. | House Repair Program | 10 | home repairs | \$20,000 | | | |
| Community Development Administration | Healthy Home Repair Program | 50 | home repairs | \$225,000 | | | |
| Dutchtown South Community Corp. | Dutchtown Emergency Home Repair Program | 8 | home repairs | \$36,000 | | | |
| Harambee Youth Training Corporation | Harambee Youth Training - Summer Program | 8 | home repairs | \$56,400 | Yes | 18% | \$10,000 |
| Rebuilding Together - St. Louis | Rebuilding Day (Major Repairs Program) | 10 | home repairs | \$48,000 | Yes | 100% | \$48,000 |
| St. Louis World Changers | St. Louis World Changers | 15 | home repairs | \$36,000 | | | |
| TOTAL HOME REPAIRS: | | 101 | | \$421,400 | | 14% | \$58,000 |
| Homeless Prevention/Shelter: | | | | | | | |
| CARES Outreach | The Bridge | 150,000 | meals served | \$256,000 | Yes | 100% | \$256,000 |
| City of St. Louis Dept. of Human Services | Project Support | 500 | served | \$8,000 | Yes | 50% | \$4,000 |
| Gateway Homeless Services, Inc. dba Gateway 180 | Gateway Homeless Services Emergency Shelter | 40,000 | bed nights | \$410,000 | Yes | 100% | \$410,000 |
| Peter & Paul Community Services, Inc. | Emergency Shelter and Transitional Housing Program | 500 | served | \$195,000 | Yes | 100% | \$195,000 |
| St. Martha’s Hall | St. Martha’s Hall | 240 | served | \$9,000 | Yes | 100% | \$9,000 |
| Shalom House | Shalom House Emergency Shelter Program | 350 | served | \$132,000 | Yes | 24% | \$32,000 |
| The Women’s Safe House | Homeless Prevention for Domestic Violence Victims | 50 | served | \$35,000 | Yes | 100% | \$35,000 |
| TOTAL HOMELESS PREVENTION/SHELTER: | | 191,640 | | \$1,045,000 | | 90% | 941,000 |
| Rent/Mortgage/Utility Subsidy: | | | | | | | |
| Cardinal Ritter Senior Services | Senior Adults Find Encouragement (SAFE) | 100 | families served | \$22,000 | Yes | 100% | \$22,000 |
| Carondelet Community Betterment Federation, Inc. | Outreach/utility Assistance | 100 | families served | \$12,000 | | | \$12,000 |
| City Dept. of Human Services | City Wide Heating and Cooling Assistance | 253 | families served | \$152,000 | | | \$38,000 |
| Missouri EnergyCare, Inc. dba EnergyCare | Low Income Energy Assistance Program | 51 | families served | \$20,000 | | | |
| Paraquad, Inc. | Rental Assistance Program (RAP) | 40 | families served | \$25,000 | Yes | 28% | \$7,000 |
| Urban League of Metropolitan St. Louis | Rent/Mortgage/Utility Assistance | 265 | families served | \$53,200 | Yes | 100% | \$53,200 |
| TOTAL RENT/MORTGAGE/UTILITY SUBSIDY: | | 809 | | \$284,200 | | 47% | \$132,200 |
| Transitional Housing: | | | | | | | |
| Almost Home, Inc. | Continuum of Services | 15 | served | \$45,000 | Yes | 100% | \$45,000 |
| Center for Women In Transition | Emergency Housing for Female Ex-Offenders | 50 | served | \$32,000 | Yes | 100% | \$32,000 |
| Harris House Foundation | Recovery with Responsibility | 200 | served | \$27,000 | Yes | 100% | \$27,000 |
| Interfaith Residence (Doorways) | Doorways Jumpstart | 60 | served | \$17,000 | Yes | 100% | \$17,000 |
| Interfaith Residence (Doorways) | Doorways Housing Program | 155 | served | \$185,000 | Yes | 100% | \$185,000 |
| Peter & Paul Community Services, Inc. | Benedict Joseph Labre Center | 30 | served | \$70,000 | Yes | 100% | \$70,000 |
| Places for People, Inc. | Sullivan Street Apartments | 20 | served | \$50,000 | Yes | 100% | \$50,000 |
| St. Louis Transitional Hope House | Transitional Housing Program | 60 | served | \$100,000 | Yes | 100% | \$100,000 |
| St. Patrick Center | Rosati Transitional Living Center | 20 | served | \$80,000 | Yes | 100% | \$80,000 |
| Society of St. Vincent DePaul CJM | Release to Rent Phase 7 | 25 | served | \$60,000 | Yes | 100% | \$60,000 |
| TOTAL TRANSITIONAL HOUSING: | | 635 | | \$666,000 | | 100% | 666,000 |
| Foreclosure Prevention: | | | | | | | |
| St. Louis Alliance for Homeownership Preservation (five agencies) | Foreclosure Prevention/Mortgage Assistance | 625 | families served | \$176,000 | | | |
| TOTAL FORECLOSURE PREVENTION: | | 625 | | \$176,000 | | | |
| GRAND TOTALS: | | 195,527 | | 4,000,000 | | 54% | 2,177,200 |

* At the time of publication, many contracts had not been completed, therefore figures for numbers served are projected.

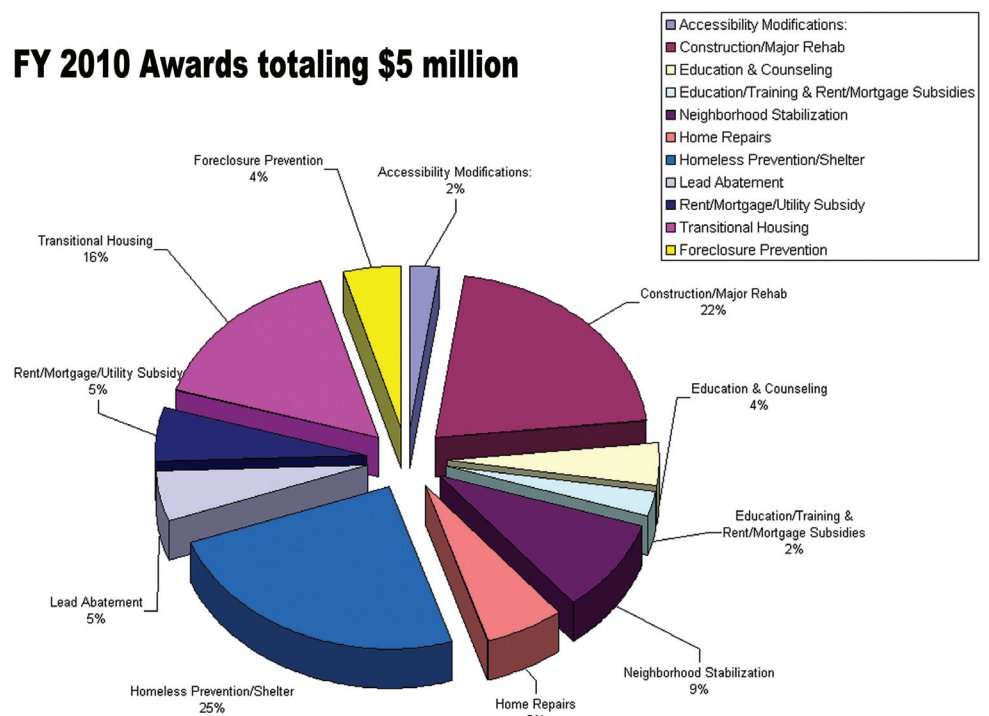
2010

AFFORDABLE HOUSING COMMISSION FINANCIAL REPORT FOR FISCAL YEAR 2010

July 1, 2009 - June 30, 2010

| | |
|--|------------------|
| Beginning Balance 7/1/09 | \$8,827,202.95 |
| 2010 Expenditures..... | \$(5,239,165.23) |
| 2010 Encumbrances | \$(5,253,813.01) |
| 2010 Commitments | \$(1,980,250.76) |
| 2010 Use Tax Revenue & Other Income... | \$5,034,517.07 |
| Ending Balance 6/30/10 | \$1,388,491.02 |

FY 2010 Awards totaling \$5 million



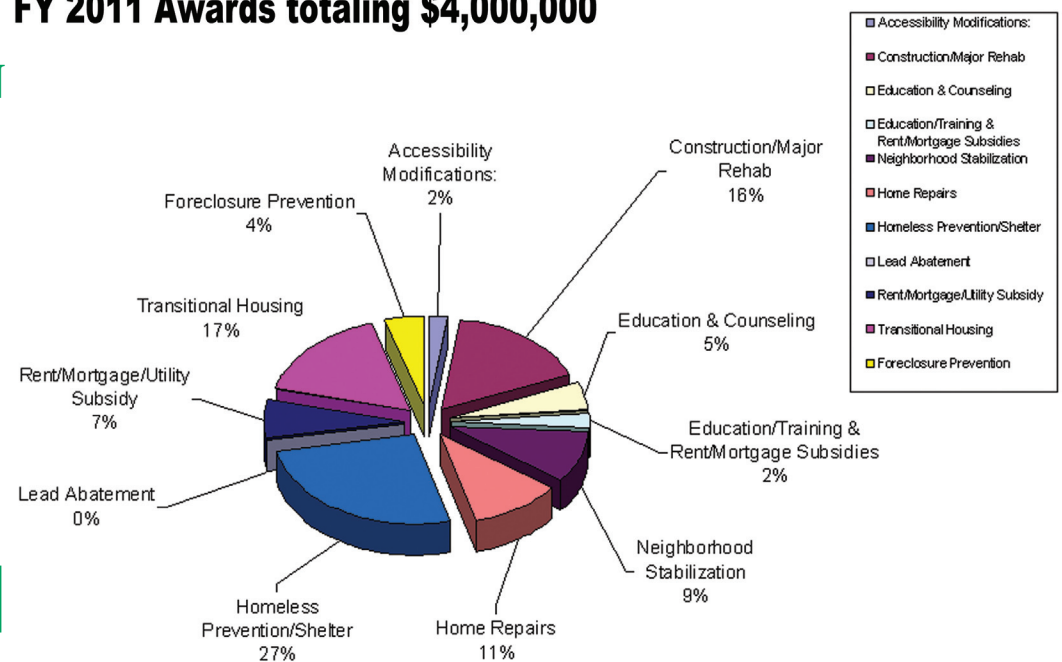
2011

AFFORDABLE HOUSING COMMISSION FINANCIAL REPORT FOR FISCAL YEAR 2011

July 1, 2010 - June 30, 2011

| | |
|--|------------------|
| Beginning Balance 7/1/10 | \$8,631,481.33 |
| 2011 Expenditures..... | \$(5,038,051.40) |
| 2011 Encumbrances | \$(3,804,660.08) |
| 2011 Commitments | \$(2,333,100.00) |
| 2011 General Fund Deficit Contribution.. | \$(1,600,000.00) |
| 2011 Use Tax Revenue & Other Income..... | \$5,018,599.00 |
| Ending Balance 6/30/11 | \$874,268.85 |

FY 2011 Awards totaling \$4,000,000



St. Louis Receives Award for Municipal Excellence



Chris Krehmeyer, Executive Director of Beyond Housing, Inc., Ava Willis of Better Family Life, (center), and James Buford, CEO of the Urban League of Metropolitan St. Louis, (far right), join Angela Morton Conley and Mayor Slay in displaying the National League of Cities Award for Municipal Excellence. The recognition was given for the City's St. Louis Alliance for Homeownership Preservation program, a collaboration of five agencies that work to combat foreclosures. Not pictured are representatives of Catholic Charities/Housing Resource Center and MORE, Missourians Organizing for Reform and Empowerment.

Universal Design

Universal Design Strong 20 Years after Passage of ADA



Advances in the construction design industry were sparked with the signing of the landmark Americans with Disabilities Act, 20 years ago (1990). Since then, the demand for ease-of-use products, technologies and innovations has increased in large part because of their appeal to the entire population, whether a disability is present or not. The general public's demand for improved products that require less exertion and are easier to use has helped to contain costs and eliminate the perceived negativity that has traditionally been associated with products designed for the elderly and/or people with limited abilities.

St. Louis is home to some of the most respected and passionate leaders in the area of disability rights. Adopting their philosophy of 'barrier free living,' the Affordable Housing Commission determined early to require Universal Design (UD) in all new housing units constructed with assistance from AHC. The Commission's requirements extend beyond standard accessible design and mandate that all newly constructed housing be designed to include features that are esthetic and usable to the greatest extent possible by everyone.

Many UD requirements are common sense and benefit everyone who lives in the home. Examples of requirements include directions to contractors to install light switches and thermostat controls within reach range. UD requirements define the maximum force allowed for the operation of hardware fixtures, and instruct

contractors to provide blocking for closet shelving and rod supports. The result is an increased supply of safe, comfortable, affordable and barrier-free homes. Universal Design also increases the value of homes we fund, makes neighborhoods more diverse, and produces great-looking, livable communities. Universally designed homes enable the Trust Fund's investment to stretch further because homes that are equipped and designed for ease expand housing choices. This is because the homes can accommodate residents regardless of age, size, weight, gender and ability.

In line with the Commission's philosophy of bringing access to all, AHC co-sponsored the 4th Universal Design Summit in 2010. This national, biennial conference attracted people on the frontlines of housing design and innovation (architects, planners, policymakers, designers, construction and project managers, etc.). The Summit showcased inspired housing designs and accessibility solutions that are transforming how we live and interact within our homes. It also served to open a dialogue between the best minds in the industry and people seeking design solutions. To carry forth ideas to our local community, AHC provided scholarships to our partner non-profit agencies so their representatives could attend. The next UD Summit will take place at St. Louis University in the spring of 2013.

A copy of the Affordable Housing Commission's Universal Design Requirements can be found on the Commission's website at:

www.affordablehousingcommissionstl.org.

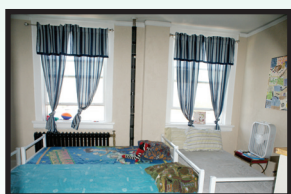
Affordable Housing *projects*



Habitat for Humanity This is one of six Habitat for Humanity St. Louis homes funded this year in the JeffVanderLou neighborhood in the 19th Ward. The homes were built using sustainable practices and materials to make them more energy efficient and healthier than typical homes. The rain barrels are a Metropolitan St. Louis Sewer District (MSD) requirement. They reduce stormwater runoff and allow rainwater to be harvested for landscapes and gardening.



Gateway 180, the largest family shelter in Missouri, has been the recipient of Commission funding for a number of years. Located just north of downtown St. Louis, Gateway 180 serves over 700 families each year, helping them escape homelessness and gain permanent, affordable housing.



Thanks to the generous support of donors and volunteers, including AHC, sleeping rooms such as the one pictured periodically get a "make-over" with fresh paint, new curtains, and new bed linens.



The Harambee Youth Training Corporation teaches youth a vocational skill and work ethics through volunteer community service projects while providing tuckpointing services for low-income city homeowners.



Paraquad Two little steps. They seem so shallow and easy to navigate. But to a person with a physical disability, this entrance could be a major obstacle. Paraquad, Inc. remedied the problem by installing a wheel chair ramp as shown in photo two. This is just one example of the accessibility modifications that the agency and Home Services, Inc. provided city residents with AHC support.



A special treat for the children residing at Gateway 180 are group play outings. Children from Temple B'nai Amoona recently joined the children of Gateway 180 for a day of fun and recreation, and the chance to just "be kids".

2010 Ongoing Efforts of Other City Departments

Affordable Housing Development

The Community Development Administration’s Residential Development Division receives funding from four federal programs that are administered by the U.S. Department of Housing and Urban Development (HUD). Those programs are: Community Development Block Grant (CDBG), Home Investment Partnership Grants (HOME), Housing Opportunities for People with AIDS (HOPWA) and Emergency Shelter Grants (ESG).



CDA’s fiscal year begins on January 1st and ends on December 31st. FY’10 saw a difficult lending environment, delays in federal and state incentive awards and a very sluggish market. Despite this, CDA was able to provide support for the creation of 31 units of newly constructed rental housing.

Of the 31 affordable units completed, four were directly subsidized by CDA. Two rental homes served extremely low income families earning 30% or below the area median income and two rental homes were built for low-income families earning 50% of the area median income.

Healthy Home RepairPROGRAM

As part of ongoing efforts to provide affordable housing to low and moderate income homeowners, the Healthy Home Repair Program continues to play a key role. The Healthy Home Repair Program seeks to improve the quality of owner housing by providing a coordinated approach to addressing health and safety issues in the home. As such, all scopes of work are driven by building and code compliance and lead hazard reduction, with the end result of a code-compliant and lead-safe home. The variety of funding sources in the Healthy Home Repair Program, which include CDBG, HOME, Affordable Housing Trust Funds, Missouri Housing Trust Funds, HUD Lead Grants, Federal Home Loan Bank, and special purpose funds via the non-profits that administer the program, enable the program to address critical housing needs of each property repaired. The repairs that are made in the program can often translate into improving the affordability of the housing unit, as quite often windows are replaced and other energy saving repairs are completed which should lower utility bills.

In addition, the program provides for priority repairs of an urgent need that can be addressed in a more expeditious manner. Examples of priority repairs include replacing a furnace during cold weather, broken water line, collapsed sewer lines, addressing electrical hazards, and replacing leaking roofs in some cases.

Program accomplishments for the Healthy Home Repair Program in 2010 include the following:

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|-----------------------------------|-------------|
| Loans Closed: | 249 |
| Repair Projects Completed: | 165 |
| Ward Funds (CDBG/HOME) Committed: | \$1,869,606 |
| Leverage Funds Committed: | \$1,401,677 |
| Total Funds Committed: | \$3,271,283 |

During 2010 a total of 249 homeowners were assisted through City-funded home repair programs, primarily the City’s Healthy Home Repair Program. Of that number, 191 were assisted under the Healthy Home Repair Program and 58 through Rebuilding Together. In 2010 a total of \$1,610,803 in Community Development Block Grant funds was allocated for home repair programs, together with a total of \$1,401,500 in HOME funds. Of those amounts, totals of \$642,145 in CDBG and \$1,227,461 in HOME funds were committed for these projects in 2010. Leverage funds committed includes \$250,000 awarded from the Affordable Housing Trust Fund and other amounts allocated in prior years.

Department Of Human Services

The mission of the Department of Human Services (DHS) is improving quality of life for low income citizens through the provision of social services. Several of the programs sponsored by the department support goals shared by the Affordable Housing Commission.

DHS is charged with the goal of eliminating chronic homelessness in the City of St. Louis by the year 2015. A major component of the plan is the creation of 500 permanent supportive homes for the homeless.

Human Services continues

It is significant to note that prior to Mayor Slay’s administration, only eleven homes for the chronically homeless existed. This is a hard-to-reach population of individuals that have remained homeless for several months or years as opposed to those who find themselves “situationally” homeless due to a sudden catastrophe or other unusual circumstance. Chronically homeless individuals generally need long term support, including counseling, medical treatment and supervised care.

In addition to permanent supportive homes, DHS worked to establish “safe havens” to help the homeless with daily needs and services including shelter from inclement weather, nutritional meals and hot showers. The CARES Outreach program, operated by Centenary Church in downtown, is one such program that is funded in part by the Affordable Housing Commission.

The Department of Human Services also coordinates the Continuum of Care, a city-wide collaboration of agencies that minister to the homeless. The Continuum has established protocols for treating each homeless person individually and guiding them through counseling, treatment, and placement into both permanent and transitional housing.

Another small but significant program sponsored by the agency is Project Support. This program helps hundreds of low income individuals get copies of birth certificates, Missouri IDs, police background checks, etc., to assist them with job-hunting and self-sufficiency. This program means a great deal to clients fighting to pull themselves out of homelessness.

The combination of funding and the staff collaboration between the Affordable Housing Commission and the Department of Human Services has expanded the services available to help end homelessness. Our partnership has had a major impact on the delivery of critically needed support services to the most fragile of the City’s citizens.

The work of DHS continues with the planning of additional permanent supportive homes and new programs.

The Lead Safe Saint Louis Program



Lead poisoning rates in the City of St. Louis declined once again in 2010, in a year when more children were screened for lead exposure than any previous year in this decade. The rate of lead poisoning is at its lowest ever: 3 percent of those tested, or 421 children under the age of 6 years had elevated blood lead levels. Since Mayor Slay introduced the “Comprehensive Action Plan to Eradicate Lead Poisoning in St. Louis by 2010” the rate has dropped more than 78 percent, which means that more than 6000 children have been prevented from the harmful, lifelong effects of lead poisoning.

The fact that the rate has dropped so much is even more significant because more children were tested: 13,976 to be exact. The credit for these screening rates goes to the medical providers and clinics, which have steadily increased testing over the last few years.

In addition, the City Building Division continues to provide free lead inspections and risk assessments for dwellings where children under the age of six or pregnant women reside.

During 2010 the Building Division’s Lead Inspection Department conducted 746 lead hazard evaluations throughout the City. Of those inspections, 35% occurred because of an elevated blood-lead level investigation, meaning that a child with lead poisoning had been associated with the unit. This shows that the majority of the referrals fell into the category of primary prevention, which is a positive development in that the occupants of these units have not been lead poisoned. These preventative inspections provide an opportunity to prevent lead poisoning by remediating the units now in order to protect current and future occupants. In addition, the Building Division under the Healthy Home Repair Program conducted 95 risk assessments. Nearly all of these were under the category of primary prevention.

Through various City-funded initiatives, 717 housing units were remediated and cleared of lead hazards in 2010. Several funding sources were used to accomplish the remediation of these units, including federal funds and the Building Division’s Lead Remediation Fund. Of the 717 total housing units, 242 units were rehabilitated by private owners using a combination of public and private sources. The Building Division conducted clearance testing until the units were lead-safe.

City residents who are undertaking home improvement projects are advised to make sure that renovation contractors are in compliance with the EPA’s new Lead Renovation, Remodeling, and Painting rules that went into effect in April 2010. Anyone being paid to perform such work must be certified with the EPA and have a certified renovator on the job in pre 1978 built homes that disturbs six square feet or more of interior paint or 20 square feet or more of exterior paint.

